

ANNAPOLIS BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1472257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$444	\$432	-2.7%		
Loans	\$282	\$280	-0.7%		
Construction & development	\$36	\$33	-8.1%		
Closed-end 1-4 family residential	\$57	\$53	-5.8%		
Home equity	\$34	\$37	7.1%		
Credit card	\$0	\$0			
Other consumer	\$13	\$11	-14.2%		
Commercial & Industrial	\$60	\$51	-15.3%		
Commercial real estate	\$82	\$95	15.5%		
Unused commitments	\$51	\$65	27.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$61	\$41	-33.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$56	\$55	-1.8%		
Cash & balances due	\$16	\$25	55.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$407	\$393	-3.5%		
Deposits	\$351	\$341	-2.7%		
Total other borrowings	\$55	\$50	-9.3%		
FHLB advances	\$40	\$35	-12.5%		
Equity					
Equity capital at quarter end	\$37	\$40	5.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.0%	--		
Tier 1 risk based capital ratio	12.4%	12.7%	--		
Total risk based capital ratio	13.7%	14.0%	--		
Return on equity ¹	5.3%	3.3%	--		
Return on assets ¹	0.4%	0.3%	--		
Net interest margin ¹	3.9%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	47.2%	81.7%	--		
Loss provision to net charge-offs (qtr)	26.8%	63.1%	--		
Net charge-offs to average loans and leases ¹	2.3%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	15.6%	4.8%	2.7%	3.7%	--
Closed-end 1-4 family residential	2.1%	3.9%	0.7%	0.0%	--
Home equity	1.1%	2.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.1%	3.9%	0.3%	1.8%	--
Commercial & Industrial	11.3%	4.2%	0.3%	0.1%	--
Commercial real estate	2.9%	1.5%	0.0%	0.0%	--
Total loans	6.0%	3.0%	0.6%	0.5%	--